

Zynn Construction, Inc.

1488 S. Monroe Ave., Unit E
Grand Park, TX 75199-1000

April 27, 2022



200 North Parkway
Grand Park, TX 75199

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Introduction to Agency

Who We Are?

We are happy to replace the wording on this page to match your agency's requirements. Please supply it in a Microsoft Word document to your proposal consultant.

What We Do

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Why We Do It

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Your Servicing Team

Team Member

Sam Higginbottom, Producer

Phone: (555) 444-3333

Phone: (555) 442-2424

Email: shigginbottom@HandLInsurance.com

Casey Carlson, Client Service Representative

Phone: (555) 444-3340

Email: ccarlson@HandLInsurance.com

Joy Travnichek, Claim Representative

Phone: (555) 444-3345

Email: jtravnichek@HandLInsurance.com

Responsibilities

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Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Locations

Loc	Bldg	Address
0		Blanket Coverage
1		1488 S. Monroe Blvd., Grand Park, TX 75199-1000
	1	Central Office
	2	Workshop
	3	Garage
	4	Lumber and Supplies Warehouse
2		1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005
	1	JDZ Buildings Office
3		1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007
	1	SCZ Office
4		85000 Ft. Worth Avenue, Grand Park, TX 75199-1235
	1	FTW Lumber Warehouse
	2	FTW Supply Warehouse
5		7548 E. Creek Point, Oak Center, TX 75195-2044
	1	Oak Center Office

Policy Forms and Endorsements

Number	Name	Edition Date
T1254	Terrorism Exclusion	1/1/2001

Property

3/1/2022 to 3/1/2023 Carrier
Hanover Insurance

8/1/2021 to 8/1/2022 Carrier
Hudson Insurance Group

Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

Loc	Bldg	Subject	Va I	Co-ins	Cause of Loss	Deductible	21-22 Amount	22-23 Amount
0	0	Blanket Coverage						
		Blanket		90%	Broad	\$5,000	\$8,657,001	\$8,657,000
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						Central Office
		Building	R	90%	Windstorm	10%	\$1,000,001	\$1,000,000
		Contents	R	90%	Special	\$5,000	\$500,001	\$500,000
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						Workshop
		Building	R	90%	Broad	\$20,000	\$2,000,001	\$2,000,000
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						Garage
		Building	R	90%	Broad	\$5,000	\$500,001	\$500,000
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						Lumber and Supplies Warehouse
		Building	R	90%	Broad	\$5,000	\$500,001	\$500,000
		Contents	R	90%	Special	\$5,000	\$500,001	\$500,000
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005						JDZ Buildings Office
		Building	A	90%	Broad	\$2,500	\$120,001	\$120,000
		Contents	A	90%	Special	\$2,500	\$12,001	\$12,000
3	1	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007						SCZ Office
		Contents	R	90%	Special	\$2,500	\$25,001	\$25,000



Loc	Bldg	Subject	Val I	Co-ins	Cause of Loss	Deductible	21-22 Amount	22-23 Amount
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235					FTW Lumber Warehouse	
		Building	A	90%	Special	\$5,000	\$500,001	\$500,000
		Contents	R	90%	Broad	\$15,000	\$1,500,001	\$1,500,000
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235					FTW Supply Warehouse	
		Building	A	90%	Broad	\$5,000	\$500,001	\$500,000
		Contents	A	90%	Special	\$5,000	\$500,001	\$500,000
5	1	7548 E. Creek Point, Oak Center, TX 75195-2044					Oak Center Office	
		Contents	F	90%	Special	\$5,000	\$500,001	\$500,000

Valuation Definitions

(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

Additional Interests

Name and Address	Interest
First National Bank 2837 Central Ave. Grand Park, TX 75199-2355	Lienholder

Additional Coverages

Description	Limit	Deductible
Asphalt Coverage	\$15,000	\$150
Asphalt Coverage – Location 1, Building 2	\$25,000	

Forms and Endorsements

Number	Name	Edition Date
G1254	Pollution Exclusion – Location 3, Building 1	4/1/2014

Equipment Floater

3/1/2022 to 3/1/2023 Carrier
Hanover Insurance

8/1/2021 to 8/1/2022 Carrier
Hudson Insurance Group

Named Insureds

Insured

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James D. Zynn
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JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

Description	21-22 Value	22-23 Value
Coverage Type	Blanket amount	Scheduled
Coverage Form	All risks	Named perils
Valuation	Actual Cash Value	Replacement Cost
Total Scheduled Amount	\$15,000,001	\$15,000,000
Coinsurance	80%	90%
Deductible	\$10,001	\$10,000

Unscheduled Equipment

Description	Maximum Item	Co-ins	Insurance Amount
Tools	\$5,000	90%	\$500,000
Supplies	\$500	90%	\$150,000

Scheduled Equipment

Item	Description	ID/Serial Number	Insurance Amount
1	2015 Caterpillar S845 Earthmover	DKFJI08978	\$150,000
2	1995 Caterpillar 4825 Backhoe	UIER79DHK0	\$125,000
3	2002 Ford DX125 Backhoe	1FD745D	\$80,000
Equipment Total			\$355,000

Electronic Data Processing

3/1/2022 to 3/1/2023 Carrier
Hanover Insurance

8/1/2021 to 8/1/2022 Carrier
Hudson Insurance Group

Named Insureds

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Partner
Partner
Additional Insured
Additional Insured

Coverages

Loc	Bldg	Subject	Val	Co-ins	Deductible	21-22 Amount	22-23 Amount
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000					Central Office
		Computer Hardware – Owned	G	90%	\$5,000	\$500,000	\$500,000
		Data & Media (Software)	R	90%	\$5,000	\$500,000	\$500,000
		Mechanical Breakdown				Not Included	Not Included
		Flood				Not Included	Not Included
		Earthquake				Included	Included
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199					JDZ Buildings Office
		Computer Hardware – Owned				\$100,000	\$100,000
		Data & Media (Software)				\$150,000	\$150,000
		Mechanical Breakdown				Included	Included
		Flood				Not Included	Not Included
		Earthquake				Included	Included

Loc	Bldg	Subject	Val	Co-ins	Deductible	21-22 Amount	22-23 Amount
3	1	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007					SCZ Office
		Computer Hardware – Owned	G	90%	\$500	\$5,000	\$5,000
		Data & Media (Software)	R	90%	\$1,500	\$15,000	\$15,000
		Mechanical Breakdown				Not Included	Not Included
		Flood				Not Included	Not Included
		Earthquake				Included	Included
5	1	7548 E. Creek Point, Oak Center, TX 75195-2044					Oak Center Office

Valuation Definitions

(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

Additional Interests

Name and Address

First National Bank
2837 Central Ave.
Grand Park, TX 75199-2355

Bank of America
2060 Lunge Rd.

First National Bank
2837 Central Ave.
Grand Park, TX 75199-2355

Interest

Lienholder

Additional Insured - Location 1, Building 1

Loss Payee - Location 5, Building 1, Item 1

Additional Coverages

Description	Limit	Deductible
Cyber Liability - Location 3, Building 1	\$150,000	\$10,000

Forms and Endorsements

Number	Name	Edition Date
1	Terrorism Exclusion	1/1/2001

General Liability

3/1/2022 to 3/1/2023 Carrier
Hanover Insurance

8/1/2021 to 8/1/2022 Carrier
Hudson Insurance Group

Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

Description	21-22 Limit	22-23 Limit
General Aggregate	\$1,000,001	\$1,000,000
Products / Completed Operations Aggregate	\$1,000,001	\$1,000,000
Each Occurrence	\$100,001	\$100,000
Personal and Advertising Injury	\$500,001	\$500,000
Fire Damage – Any One Fire	\$100,001	\$100,000
Medical Expense – Any One Person	\$100,001	\$100,000
Employee Benefits – Claims Made	\$500,001	\$500,000
Employee Benefits Aggregate	\$1,000,001	\$1,000,000

Deductibles

Description	21-22 Deductible	22-23 Deductible
Property Damage – Per Claims Made	\$10,001	\$10,000
Bodily Injury – Per Claims Made	\$5,001	\$5,000
Personal and Advertising Injury – Per Claim	\$1,001	\$1,000

Locations and Exposures

Loc	Bldg	Class Code	Description	Premium Basis	21-22 Exposure	22-23 Exposure
1	1	1488 S. Monroe Blvd., Grand Park, Texas 75199-1000				Central Office
		12345 Builders		Gross Sales	\$5,850,001	\$5,850,000
1	4	1488 S. Monroe Blvd., Grand Park, Texas 75199-1000				Lumber and Supplies Warehouse
		12346 Lumber Yard		Area	570,001	570,000
5	1	7548 E. Creek Point, Oak Center, Texas 75195-2044				Oak Center Office
		12345 Builders		Gross Sales	\$2,000,001	\$2,000,000

Additional Interests

Name and Address

First National Bank
2837 Central Ave.
Grand Park, TX 75199
First National Bank
2837 Central Ave.
Grand Park, TX 75199
First National Bank
2837 Central Ave.
Grand Park, TX 75199

Interest

Additional Insured

Lienholder – Location 1, Building 1

Loss Payee – Location 5, Building 1, Hazard 1

Additional Coverages

Description	Limit	Deductible
Tradeshow Samples Protection	\$15,000	\$1,500
Mold Coverage – Location 1, Building 4	\$10,000	\$1,000

Forms and Endorsements

Number	Name	Edition Date
D7580	General Liability Declarations	5/1/2004
G1257	Leakage Exclusion – Location 1, Building 4	4/1/2014

Crime (Includes Burglary)

3/1/2022 to 3/1/2023 Carrier
Hanover Insurance

8/1/2021 to 8/1/2022 Carrier
Hudson Insurance Group

Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

Loc	Bldg	Description	Deductible	21-22 Limit	22-23 Limit
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000			Central Office
		Employee Dishonesty	\$10,000	\$1,000,000	\$1,000,000
		ERISA		\$1,000,000	\$1,000,000
		Aggregate			\$1,000,000
		Forgery or Alteration	\$5,000	\$500,000	\$500,000
		Inside the Premises			
		Theft of Money and Securities – Blanket	\$5,000	\$500,000	\$500,000
		Robbery or Burglary of Other Property – Blanket	\$5,000	\$500,000	\$500,000
		Outside the Premises			
		Other Property	\$5,000	\$500,000	\$500,000
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005			JDZ Buildings Office
		Employee Dishonesty	\$10,000	\$1,000,000	\$1,000,000
		Inside the Premises			
		Theft of Money and Securities – Blanket	\$5,000	\$500,000	\$500,000

Additional Coverages

Description	Limit	Deductible
Looting Coverage	\$100,000	\$1,000
Vandalism Coverage – Location 1, Building 1	\$125,000	\$1,000

Business Auto

3/1/2022 to 3/1/2023 Carrier
Hanover Insurance

8/1/2021 to 8/1/2022 Carrier
Hudson Insurance Group

Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

Description	Symbol	21-22 Limit	22-23 Limit
Liability – Combined Single Limit	2, 7	\$500,000	\$5,000,000
Personal Injury Protection	2		
Medical Payments – Each Person	2	Included	\$100,000
Uninsured / Underinsured Motorists – Bodily Injury – Each Person	1, 7	\$250,000	\$250,000
Bodily Injury – Each Accident		\$500,000	\$500,000
Property Damage – Each Accident			\$100,000
Hired / Borrowed Liability		Included	Included
Non-Owned Liability		Included	Included
Comprehensive	2, 7		
Deductible		\$1,000	\$1,000
Collision	2		
Deductible		\$1,000	\$1,000
Towing and Labor	3	\$5,000	\$5,000

Symbol Definitions

- | | | |
|-----------------------------------|---|---------------------------------|
| (1) Any Auto | (4) Owned Autos Other Than Private Passenger | (7) Autos Specified on Schedule |
| (2) All Owned Autos | (5) All Owned Autos Requiring No-Fault Coverage | (8) Hired Autos |
| (3) Owned Private Passenger Autos | (6) Owned Autos Subject to Compulsory U.M. Law | (9) Non-Owned Autos |

Vehicles

Veh	Year, Make, & Model	VIN	Med Pay	PIP	UM	Comp Ded	Coll Ded
1	2015 GMC Terrain	DFU1FD45ADF465		●	●	\$1,000	\$500
2	2013 GMC C2500	DF5D1542D1F5D45	●		●	\$1,000	\$500
3	2010 GMC Savanna G1500	FLDKOI132121F2D	●	●		\$1,000	\$500
4	2015 Ford F150 Supercrew	GFKSPGO154L97689	●	●	●	\$1,000	\$1,000
5	2014 Ford F150 Supercrew	FD4154D12D1F6S4	●	●	●	\$1,000	\$1,000
6	2014 Ford Transit Connect	DF897FJE544TY8S	●	●	●	\$1,000	\$500

Drivers

Name	Broadened PIP	Drive Other Car	Date of Birth	License Number	State
James D. Zynn	●	●	On File	On File	TX
Joe Green			Please Provide	On File	TX
John Jenkins	●		On File	On File	TX
Melody J. Walker		●	On File	On File	TX
Sam Jones			Please Provide	Please Provide	
Sarah C. Zynn	●	●	On File	On File	TX

Additional Interests

Name and Address	Interest
Bank of America 2060 Lunge Rd. Grand Park, TX 75199-3328	Lienholder – Vehicle 1

Additional Coverages

Description	Limit	Deductible
Additional Towing Coverage	\$10,000	\$1,000
Commercial Auto Rental Reimbursement – Vehicle 1	\$10,000	\$1,000

Forms and Endorsements

Number	Name	Edition Date
CA7580	Commercial Auto Declarations	5/1/2004
G1255	Garage Exclusion – Vehicle 1	4/1/2014

Commercial Umbrella

3/1/2022 to 3/1/2023 Carrier
Hanover Insurance

8/1/2021 to 8/1/2022 Carrier
Hudson Insurance Group

Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

Description	21-22 Limit	22-23 Limit
Each Occurrence	\$5,000,001	\$5,000,000
Prod Comp Ops	\$5,000,001	\$5,000,000
Aggregate	\$5,000,001	\$5,000,000
Self-Insured Retention (SIR)	\$5,000	\$25,000

Underlying Coverages

Description	Carrier / Policy #	Policy Period	Limit
Automobile Liability Combined Single Limit	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000
General Liability Each Occurrence	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$100,000
General Aggregate			\$1,000,000
Products & Completed Ops Aggregate			\$1,000,000
Personal & Advertising Injury			\$500,000
Damage to Rented Premises			\$100,000
Medical Expenses			\$100,000
Employers Liability Each Accident	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000
Disease Each Employee			\$250,000
Disease Policy Limit			\$1,000,000

Description	Carrier / Policy #	Policy Period	Limit
Crime (Includes Burglary) Employee Dishonesty	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$1,000,000
Equipment Floater Aggregate	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$15,000,000

Additional Interests

Name and Address	Interest
First National Bank 2837 Central Avenue Grand Park, TX 75199	Lienholder

Additional Coverages

Description	Limit	Deductible
Sample Coverage	\$1,000,000	\$10,000

Forms and Endorsements

Number	Name	Edition Date
T2548	Terrorism Exclusion	1/1/2001

Worker's Compensation

3/1/2022 to 3/1/2023 Carrier
Hanover Insurance

8/1/2021 to 8/1/2022 Carrier
Hudson Insurance Group

Named Insureds

Insured

Zynn Construction, Inc.
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Additional Named Insured
Additional Named Insured

Coverages

Description	21-22 Limit	22-23 Limit
Employers Liability: Each Accident	\$500,000	\$500,000
Employers Liability: Disease – Policy Limit	\$1,000,000	\$1,000,000
Employers Liability: Disease – Each Employee	\$250,000	\$250,000
Workers Compensation: Statutory Benefit	Included	Included

Locations & Classifications

Loc	St	Code	Description	21-22 Estimated Annual Payroll	22-23 Estimated Annual Payroll
1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000				
	TX	1463	Asphalt Works: Operated by Road Paving Contractors	\$120,000	\$125,000
	TX	5403	Apartment Buildings and Motels - Erection - Wood Frame & Drivers	\$4,502,000	\$4,502,502
	TX	8058	Lumber Yard - Commercial: Store Employees	\$50,000	\$52,000
	TX	8810	Clerical Office Employees NOC	\$42,500	\$45,000
2	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199				
	TX	8810	Clerical Office Employees NOC	\$35,000	\$38,000
3	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199				
	TX	8810	Clerical Office Employees NOC	\$40,000	\$42,000
4	85000 Ft. Worth Avenue, Grand Park, TX 75199				
	TX	5403	Apartment Buildings and Motels - Erection - Wood Frame & Drivers	\$120,100	\$125,410
	TX	8058	Lumber Yard - Commercial: Store Employees	\$230,000	\$250,000
	TX	8810	Clerical Office Employees NOC	\$25,000	\$30,000
5	7548 E. Creek Point, Oak Center, TX 75195				
	TX	8810	Clerical Office Employees NOC	\$75,000	\$78,500

Premium Calculations

Description	Factor	Factored Premium
State of Louisiana		
Total Factored Premium		\$2,500
Experience Modification	1.10	\$275
Premium Discount	2.50	\$-70
Expense Constant		\$200
Total Estimated Annual Premium of Louisiana		\$2,905
Minimum Premium		\$3,000
Deposit Premium		\$750
State of Texas		
Total Factored Premium		\$45,003

Description	Factor	Factored Premium
Increased Limits	1.50	\$675
Deductible	0.20	\$50
Experience Modification	0.99	\$-665
Assigned Risk Surcharge	7.00	\$8
ARAP	9.00	\$10
Schedule Rating	14.00	\$200
CCPAP		\$16
Standard Premium	17.00	\$18
Premium Discount	5.00	\$-2,263
Expense Constant		\$200
Taxes / Assessments		\$1,352
Total Estimated Annual Premium of Texas		\$44,552
Minimum Premium		\$42,000
Deposit Premium		\$11,138

Billing / Audit Information

Description	Selection
Billing Plan	Agency
Payment Plan	Seven (7) payments
Down Payment	25%
Audit Interval	Annual

Included / Excluded Individuals

Name	Title	Included	Excluded
Sarah C. Zynn	Chief Financial Officer	●	●
James D. Zynn – Location 1	President	●	

Forms and Endorsements

Number	Name	Edition Date
T99580	Texas Special Declaration – Location 1	5/5/2015

Disclaimers / Disclosures

Disclaimer

We are happy to replace the wording on this page to match your agency's requirements. Please supply it in a Microsoft Word document to your proposal consultant.

Compensation Disclosure

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Other Disclosures

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Marketing Summary

Coverage	Company	Response
Property	Hanover Insurance	
Property		
Property		
Equipment Floater	Hanover Insurance	
Equipment Floater		
Equipment Floater		
Electronic Data Processing	Hanover Insurance	
Electronic Data Processing		
Electronic Data Processing		
General Liability	Hanover Insurance	
General Liability		
General Liability		
Crime (Includes Burglary)	Hanover Insurance	
Crime (Includes Burglary)		
Crime (Includes Burglary)		
Business Auto	Hanover Insurance	
Business Auto		
Business Auto		
Commercial Umbrella	Hanover Insurance	
Commercial Umbrella		
Commercial Umbrella		
Worker's Compensation	Hanover Insurance	
Worker's Compensation		
Worker's Compensation		

Premium Comparison

Coverage	Expiring	Renewal
Property	\$163,896	\$165,000
Equipment Floater	Included	Included
Electronic Data Processing	Included	Included
General Liability	Included	Included
Crime (Includes Burglary)	Included	Included
Business Auto	Included	Included
Commercial Umbrella	Included	Included
Worker's Compensation	Included	Included
Total Premium	\$163,896	\$165,000

Subjectivities

Insert coverage subjectivities here.

- A common practice is to build common items into the template so that the end user is not starting with a blank page. It is faster to delete what you don't need than to type in what you do.

Description

If a table is preferred, you may use this one.

Recommendation

If a table is not preferred, simply delete these rows.

Proposal Acceptance

I accept this proposal for **Zynn Construction, Inc.** as presented to me.

Signature Title Date

I accept this proposal for **Zynn Construction, Inc.** with the following changes completed.

Signature Title Date



**200 North Parkway
Grand Park, TX 75199**

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Fax: (555) 444-3300

Email: info@HandLInsurance.com

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